



Order Filed on January 30, 2025  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-1(b)**

23-02639 BKAOD01  
BROCK & SCOTT, PLLC  
302 Fellowship Rd, Suite 130  
Mount Laurel, NJ 08054  
(844) 856-6646  
Attorneys for Wilmington Savings Fund Society, FSB,  
not in its individual capacity but solely as trustee of  
MFA 2021-NQM2 Trust

In Re:

Christian G Monne

Case No: 23-10870-JKS

Hearing Date: January 23, 2025

Judge: John K. Sherwood

Chapter: 13

Recommended Local Form

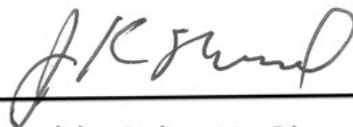
☐ Followed

☒ Modified

**INTERIM ORDER ON CREDITOR'S CERTIFICATION OF DEFAULT  
WITH CONDITIONS**

The relief set forth on the following page is **ORDERED**.

**DATED: January 30, 2025**

  
\_\_\_\_\_  
Honorable John K. Sherwood  
United States Bankruptcy Court

Applicant:	<u>Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as trustee of MFA 2021-NQM2 Trust</u>
Applicant's Counsel:	<u>Matthew Fissel, Esquire, Brock &amp; Scott, PLLC</u>
Debtor's Counsel:	<u>Jamal J Romero, Scura, Wigfield, Heyer, Stevens &amp; Cammarota, LLP, Esquire</u>
Property Involved ("Property"):	<u>33 Graydon Terrace, Clifton, NJ 07013</u>

Relief sought: ☒ Creditor's Certification of Default

☐ Motion to dismiss

☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED**:

1. The hearing on Creditor's Certification of Default is adjourned to February 27, 2025.
2. Status of post-petition arrearages:
  - ☒ The Debtor is overdue for 2 months, from December 1, 2024 to January, 1 2025.
  - ☒ The Debtor is overdue for 2 payments at \$2,532.68 per month.
  - ☒ There is currently \$2,555.24 being held in Debtor's suspense account

**Total Arrearages Due: \$2,677.96**
2. The Debtor must cure all post-petition arrearages described above by February 14, 2025.
3. The Debtor must file a Certification by February 21, 2025 detailing the Debtor's alleged equity in the Property as well as the Debtor's efforts toward refinancing the Property since the Bankruptcy Petition was filed on February 1, 2023, and attaching a Letter from a broker or lender confirming that a refinance of the Property is feasible.
4. If the Debtor fails to comply with any of the above-stated terms, Creditor's attorney shall file a Letter confirming non-compliance and the Court shall enter an Order granting relief from the automatic stay.